

30. A process according to claim 29, wherein the third connection is set through a second financial institute from which the seller is related to.

31. A process according to claim 29, wherein said first connection is of radio-electric type on at least a portion of its path, and wherein the third connection transits on the telephone network for at least a portion of its path.

32. A process according to claim 31, wherein the first connection of radio-electric type is realised by a mobile phone.

33. A process according to claim 29, wherein the second connection is realised by a connecting cable which links a connector of the electronic purse to a connector of the cashing device or by a card including writable memory means, or is of radio-electric or infrared type.

34. A process according to claim 29, wherein the first connection includes in particular the steps of:

- transmission of a PIN code,
- transmission of a spending authorisation request for a specific amount of money, and
- transmission of a spending authorisation of the specific amount of money, and/or
- transmission of the specific amount in electronic money.

35. A process according to claim 29, wherein the second connection includes in particular the steps of:

- transmission of the spending authorisation of a specific amount of money, and/or
- transmission of the specific amount in electronic money.

36. A process according to claim 29, wherein the third connection includes in particular the steps of:

- transmission of an identification code from the cashing device, and

- transmission of the spending authorisation of a specific amount of money, and/or
- transmission of the specific amount in electronic money.

37. A processing according to claim 29, wherein the first and/or second connection includes in particular a step of:

- transmission of a recognition code of a parameter suitable for the buyer, said buyer introducing said parameter by a keyboard of the electronic purse and/or by a recording device of said parameter, said recognition code being separately transmitted or combined with the identification code from the electronic purse.

38. A system to implement the process according to claim 29, wherein it includes following means:

- a first device for establishing a first connection between an electronic purse carried by the buyer and a financial institute from which the buyer is related to,
- a second device for establishing a second connection between the electronic purse carried by the buyer and a cashing device owned by a seller, and
- a third device for establishing a third connection between said cashing device owned by a seller and the financial institute from which the buyer is related to
- said first, second and third devices for establishing a connection being able to transmit an identification code from the electronic purse.

39. A system according to claim 38, wherein said third device for establishing a third connection includes connecting means between the cashing device owned by a seller and a financial institute from which the seller is related to, and other connection means between said financial institute from which the seller is related to and the financial institute from which the buyer is related to.

40. An electronic purse being part of a system according to claim 38, and for executing a process enabling financial transactions between a purchaser, at least one seller and at least one financial institute, wherein it includes in particular:

- a first device for establishing a first connection with a financial institute, and
- a second device for establishing a second connection with a cashing device,
- said devices for establishing a first and a second connections being able to transmit an identification code from said electronic purse.

41. An electronic purse according to claim 40, wherein said first device for establishing a first connection includes in particular transmitting and receiving means of radio-electric signals or mobile phone means.

42. An electronic purse according to claim 40, wherein said second device for establishing a second connection includes in particular a device for introducing a chip card and a device for writing in a writable memory of said chip card, and/or transmitting and receiving means of radio-electric or infrared type.

43. An electronic purse according to claim 40, wherein said second device for establishing a second connection includes in particular a connector for a connection by cable with said cashing device.

44. An electronic purse according to claim 40, wherein it is controlled by a computer program able to carry out a financial transaction according to any currency.

45. An electronic purse according to claim 40, wherein it includes further computer means and bar code reading means.

46. An electronic purse according to claim 40, characterised in that it includes further beacon means allowing to localise it.